

In the Claims

Please amend the following claims as indicated:

1. (Amended) A method for substituting parameters of a field in a display screen area, comprising the steps of:

(a) displaying a first field parameter within the field of the display screen area;

(b) changing the first field parameter to a second field parameter generated by a user, said second field parameter being a user-preferred substitute for said first field parameter;

[(b)] (c) receiving an indication that the first field parameter has been changed to [a] the second field parameter;

[(c)] (d) responsive to the indication that the first field parameter has been changed to the second field parameter, creating a link between the first field parameter and the second field parameter for each occurrence of the first field parameter; and

[(d)] (e) responsive to the link between the first field parameter and the second field parameter, displaying the second field parameter in the place of the first field parameter within the field of the display screen area.

2. (Amended) The method of Claim 1, further comprising the steps of:

receiving an indication that the second field parameter has been changed to a third field parameter generated by the user, said third field parameter being a user-preferred substitute for said second field parameter;

in response to the indication that the second field parameter has been changed to the third field parameter, eliminating the link between the first field parameter and the second field parameter and creating a link between the first field parameter and the third field parameter for each occurrence of the first field parameter;

if the first field parameter is not the same as the third field parameter, then responding to the link between the first field parameter and the third field parameter by

displaying the third field parameter in the place of the first field parameter within the field of the display screen area; and

if the first field parameter is the same as the third field parameter, then eliminating the link between the first field parameter and the third field parameter, eliminating the third field parameter, and displaying the first field parameter within the field of the display screen area.

4. (Twice Amended) A method for managing a link between field parameters within a field for a transaction, wherein said link connects only two field parameters at a time, and thereafter displaying one of said field parameters based on the creation or elimination of said link, comprising the steps of:

(a) storing a first field parameter;

(b) changing a first field parameter to a second field parameter generated by a user within said field, said second field parameter being a user-preferred substitute for said first field parameter;

[(a)] (c) changing [a first] said second field parameter to a third field parameter generated by the user within said field, said third field parameter being a user-preferred substitute for said second field parameter;

[(b)] (d) if said first field parameter does not have a link to the second field parameter, then creating a link from said first field parameter to said third field parameter, and displaying said third field parameter;

[(c)] (e) if said first field parameter has [said] a link to said second field parameter, then eliminating [said] the link from said first field parameter to said second field parameter, and creating [said] a link from said first field parameter to said third field parameter;

[(d)] (f) if said first field parameter is not the same as said third field parameter, then displaying said third field parameter; and

3² [(e)] (g) if said first field parameter is the same as said third field parameter, then eliminating [said] the link from said first field parameter to said third field parameter, deleting said third field parameter, and displaying said first field parameter.

3³ 6. (Amended) The method of Claim 4, further comprising the step of storing said first field parameter in a dummy field of a dummy table having multiple dummy fields, before creating said link from said first field parameter to said third field parameter, wherein said dummy table contains said first field parameter that is linked to said second or third field parameter.

3⁴ 8. (Amended) A computer system for managing a link between field parameters within a field for a transaction having multiple fields, wherein said link connects only two field parameters at a time, and thereafter displaying one of said field parameters based on the creation or elimination of said link, comprising:

a processing unit (PU);

an input device connected to said PU;

a memory storage device for storing a program module; and

a display device, coupled to said PU, for displaying said field parameters;

said PU, responsive to instructions from said program module running on said computer system, being operative to:

(a) display said transaction;

(b) select at least one field in said transaction;

(c) store a first field parameter;

(d) change the first field parameter to a second field parameter generated by a user within said selected field, said second field parameter being a user-preferred substitute for said first field parameter;

[(c)] (e) change [a first] the second field parameter to a third field parameter generated by the user within said selected field, said third field parameter being a user-preferred substitute for said second field parameter;

[(d)] (f) make a determination as to whether said first field parameter has [said] a link to [a] the second field parameter [within said selected field];

[(e)] (g) if said first field parameter does not have [said] a link to said second field parameter, then store said first field parameter in a dummy field of a dummy table having multiple dummy fields, wherein said dummy table contains said first field parameter that is linked to said second or third field parameter, create [said] a link from said first field parameter to said third field parameter, and display said third field parameter;

[(f)] (h) if said first field parameter has [said] a link to said second field parameter, then eliminate [said] the link from said first field parameter to said second field parameter, and create [said] a link from said first field parameter to said third field parameter;

[(g)] (i) make a determination as to whether said first field parameter is the same as said third field parameter;

[(h)] (j) if said first field parameter is not the same as said third field parameter, then display said third field parameter; and

[(i)] (k) if said first field parameter is the same as said third field parameter, then eliminate [said] the link from said first field parameter to said third field parameter, delete said third field parameter, and display said first field parameter.

10. (Twice Amended) A computer-readable medium on which is stored a program module for managing a link between a first field parameter and a second field parameter within a field for a transaction, said transaction having multiple fields, and thereafter displaying one of said

field parameters based on the creation or elimination of said link, said program module comprising instructions which, when executed by a computer, perform the steps of:

- (a) displaying said transaction;
- (b) selecting at least one field in said transaction;
- (c) storing a first field parameter;
- (d) changing the first field parameter to a second field parameter generated

by a user with said selected field, said second field parameter being a user-preferred substitute for said first field parameter;

[(c)] (e) changing [a first] the second field parameter to a third field parameter generated by a user within said selected field said third field parameter being a user-preferred substitute for said second field parameter;

[(d)] (f) making a determination as to whether said first field parameter has [said] a link to [a] the second field parameter [within said selected field];

[(e)] (g) if said first field parameter does not have said [link] a to said second field parameter, then storing said first field parameter in a dummy field of a dummy table having multiple dummy fields, wherein said dummy table contains said first field parameter that is linked to said second or third field parameter, creating [said] a link from said first field parameter to said third field parameter, and displaying said third field parameter;

[(f)] (h) if said first field parameter has [said] a link to said second field parameter, then eliminating [said] the link from said first field parameter to said second field parameter, and creating [said] a link from said first field parameter to said third field parameter;

[(g)] (i) making a determination as to whether said first field parameter is the same as said third field parameter;

[(h)] (j) if said first field parameter is not the same as said third field parameter, then displaying said third field parameter; and

[(i)] (k) if said first field parameter is the same as said third field parameter, then eliminating [said] the link from said first field parameter to said third field parameter, deleting said third field parameter, and displaying said first field parameter; and

wherein said steps of displaying one of said field parameters, include making a first determination as to whether said first field parameter is located in said dummy table;

if said first field parameter is located in said dummy table, then making a second determination as to whether said first field parameter in said dummy table has a flag indicating that said link between said first field parameter and said third field parameter is present;

if said first field parameter located in said dummy table has said flag, then using said link to point to said third field parameter and displaying said third field parameter;

if said first field parameter is not located in said dummy table or said first field parameter is located in said dummy table but does not have said flag, then making a third determination as to whether said first field parameter is located in an active table containing active fields;

if said first field parameter is located in said active table, then displaying said first field parameter; and

if said first field parameter is not located in said active table, then displaying said first field parameter before adding said first field parameter to said active table.

11. (Twice Amended) A method for reconciling an ending balance in a personal data store with an on-line financial statement by correcting an opening balance in the personal data store during each occurrence when the on-line financial statement is downloaded, comprising the steps of:

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- (a) displaying said personal data store containing said opening balance, a plurality of transactions organized by date, and said ending balance;
 - (b) downloading said on-line financial statement containing a plurality of transactions organized by date, an ending period, and an ending balance;
 - (c) comparing the earliest dated transaction in said personal data store to the earliest dated transaction in said on-line financial statement to determine whether the earliest dated transaction in said personal data store is later than the earliest dated transaction in said on-line financial statement;
 - (d) if the earliest dated transaction in said personal data store is not later than the earliest dated transaction in said on-line financial statement, then determining whether any of said transactions of said on-line financial statement have been downloaded into said personal data store;
 - (e) if none of said transactions of said on-line financial statement have been downloaded into said personal data store, then calculating a correct beginning balance that is different from said opening balance in said personal data store; and
 - (f) displaying said correct beginning balance.
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16. (Twice Amended) A computer system for reconciling an ending balance in a personal data store containing an opening balance and a plurality of transactions organized by date with an on-line financial statement by correcting said opening balance in the personal data store during each occurrence when the on-line financial statement is downloaded, comprising:

- a processing unit (PU);
 - an input device connected to said PU;
 - a memory storage device for storing a program module; and
 - a display device, coupled to said PU, for displaying said opening balance;
- said PU, responsive to instructions from said program module running on said computer system, being operative to:
- (a) download into said memory storage device said on-line financial statement containing a plurality of transactions organized by date, an ending period, and an ending balance;
 - (b) compare the earliest dated transaction in said personal data store to the earliest dated transaction in said on-line financial statement to determine whether the earliest dated transaction in said personal data store is later than the earliest dated transaction in said on-line financial statement;

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(c) if the earliest dated transaction in said personal data store is not later than the earliest dated transaction in said on-line financial statement, then determine whether any of said transactions of said on-line financial statement have been downloaded into said personal data store; and

(d) if none of said transactions of said on-line financial statement have been downloaded into said personal data store, then calculate a correct opening balance that is different from said opening balance in said personal data store by subtracting the sum of all said transactions in said on-line financial statement from said ending balance in said on-line financial statement.

20. (Twice Amended) A computer-readable medium on which is stored a program module for reconciling an ending balance in a personal data store with an on-line financial statement by correcting an opening balance in the personal data store store during each occurrence when the on-line financial statement is downloaded, said program module comprising instructions which, when executed by a computer, perform the steps of:

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(a) displaying said personal data store containing said opening balance, a plurality of transactions organized by date, and said ending balance;

(b) downloading said on-line financial statement containing a plurality of transactions organized by date, an ending period, and an ending balance;

(c) comparing the earliest dated transaction in said personal data store to the earliest dated transaction in said on-line financial statement to determine whether the earliest dated transaction in said personal data store is later than the earliest dated transaction in said on-line financial statement;

(d) if the earliest dated transaction in said personal data store is not later than the earliest dated transaction in said on-line financial statement, then determining whether any of said transactions of said on-line financial statement have been downloaded into said personal data store;

(e) if none of said transactions of said on-line financial statement have been downloaded into said personal data store, then calculating a correct opening balance that is different from said opening balance in said personal data store by subtracting the sum of all said transactions in said on-line financial statement from said ending balance in said on-line financial statement; and

(f) displaying said correct opening balance.

22. (Amended) A method for automatically correcting payee names, comprising the steps of:

(a) changing a first one of a plurality of payee names of a personal data store to a substitute payee name generated by a user;

[(a)] (b) downloading an on-line financial statement comprising original payee names from an on-line banking service;

[(b)] (c) determining that a first one of the [original] personal store payee names has been changed to a substitute payee name; and

[(c)] (d) responsive to determining that the first payee name of the personal store payee names has been changed to the substitute payee name, replacing [the] a corresponding first original payee name of the original payee names with the substitute payee name and displaying the substitute payee name within a payee field of a display screen for each occurrence of the first payee name.

23. (Amended) The method of Claim 22, wherein the step of determining that the first one of the personal store payee [name] names has been changed to a substitute payee name comprises receiving an indication that the first personal store payee name has been changed to the substitute payee name based on a link between the first personal store payee name and the substitute payee name for each occurrence of the first personal store payee name.

24. (Twice Amended) The method of Claim 23, wherein the step of replacing the first payee name of the original payee names with the substitute payee name comprises displaying the substitute payee name in the place of the first original payee name within the payee field in response to the link pointing to the substitute payee name from each occurrence of the first personal store payee name.

25. (Twice Amended) The method of Claim 22, further comprising the steps of:
changing the substitute payee name to a preferred payee name generated by a user;

in response to an indication that the substitute payee name has been changed to a preferred payee name, eliminating the link between the first personal store payee name and the substitute payee name;

creating a link between the first personal store payee name and the preferred payee name for each occurrence of the first personal store and original payee name;

determining whether the first personal store payee name is the same as the preferred payee name;